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<i>Ann-Marie Koss</i>	(Depositor's name)
<i>Ann Koss</i>	(Signature)
<i>November 21, 2006</i>	(Date)

APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
08/922,462	09/03/1997	JAMES R. DEFRENCESCO	104570-498-NP	1577

TITLE OF INVENTION: AUTOMATED CREDIT APPLICATION SYSTEM

APPLN. TYPE	SMALL ENTITY	ISSUE FEE DUE	PUBLICATION FEE DUE	PREV. PAID ISSUE FEE	TOTAL FEE(S) DUE	DATE DUE
nonprovisional	YES	\$700	\$0	\$0	\$700	02/15/2007

EXAMINER	ART UNIT	CLASS-SUBCLASS
NGUYEN, NGA B	3628	705-038000

1. Change of correspondence address or indication of "Fee Address" (37 CFR 1.363).
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4a. The following fee(s) are submitted:

Issue Fee
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A check is enclosed.
 Payment by credit card. Form PTO-2038 is attached.
 The Director is hereby authorized to charge the required fee(s), any deficiency, or credit any overpayment, to Deposit Account Number *06-0923* (enclose an extra copy of this form).

5. Change in Entity Status (from status indicated above)

a. Applicant claims SMALL ENTITY status. See 37 CFR 1.27.
 b. Applicant is no longer claiming SMALL ENTITY status. See 37 CFR 1.27(e)(2).

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Authorized Signature *Ann Koss*Date *November 21, 2006*Typed or printed name *Ann-Marie Koss*Registration No. *54 237*

This collection of information is required by 37 CFR 1.311. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, Virginia 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, Virginia 22313-1450.

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CERTIFICATE OF TRANSMISSION/MAILING

I hereby certify that this correspondence, and attachments if any, is being facsimile transmitted to the attention of Mail Stop Issue Fee of the U.S. Patent and Trademark Office at the following fax number (571) 273-2885 on November 21, 2006.

Judith M. Gordon-Michel
Judith M. Gordon-Michel

November 21, 2006
Date

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Date	Total pages
November 21, 2006	3

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From	Fax number	Telephone
Ann-Marie Koss	212.355.3333	212.459.7434

Message:

Appl. No. : 08/922,462
Applicant : James R. Defrancesco
Filed : 9/03/1997
Title : Automated Credit Application System
TC/A.U. : 3628
Examiner : Nguyen, Nga B
Docket No. : 104570-498-NP

Submitted herewith are the following items for filing in the above-identified case:

1. This Fax Transmittal (1 page); and
2. Issue fee Transmittal (in duplicate) (2 pages)

For a total of 3 pages.

The Commissioner is authorized to charge any required fees (the \$700 issue fee, for a total of \$700), including any extension and/or excess claim fees, any additional fees, or credit any overpayment, to Goodwin Procter LLP Deposit Account No. 06-0923.

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